

**Marginal Cost of Funds based Lending Rate (MCLR)**

Effective Sep 07, 2018, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR ( per annum)
Overnight	4.76%
One Month	4.92%
Three Month	5.10%
Six Month	5.26%
One Year	5.60%
Two Year	6.19%
Three Year	6.27%

Bank shall publish MCLR benchmarks effective 7<sup>th</sup> of every month.